

**UNITED STATES BANKRUPTCY COURT FOR  
THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE:**

**Chapter 7 ( converted)**

**Jason Daniel Ruppert  
Heather Lynn Ruppert**

**Case NO. 18-2395**

**Debtor(s)/Movant(s)**

**MOTION TO WAIVE FINANCIAL MANAGEMENT COURSE REQUIREMENT**

**AND NOW,** 2nd day of March, 2020, the Debtors, by and through their attorney, Dawn M. Cutaia, file this Motion to Waive Financial Management Course Requirement and in support thereof state the following:

1. Debtors filed a Chapter 13 bankruptcy on June 6, 2018.
2. Debtors converted their Case to a Chapter 7 on November 6, 2019.
3. On January 27, 2020, Debtor Heather Ruppert passed away unexpectedly.
4. Debtor Jason Ruppert attended the 341 Meeting of the Creditors and produced a death certificate for the Trustee, Lawrence V. Young.
5. On February 7, 2020, Debtor Jason Ruppert took his financial management course but Heather Ruppert never completed the course before her death.
6. 11 U.S.C. 109(h)(4) states that the requirement to take the Financial Management Course may be waived if the Court finds that a Debtor is disabled and defines "disability" as a person who is "so physically impaired as to be unable, after reasonable effort, to participate." Debtor Heather Ruppert is unable to participate as a result of her death.
7. Heather Ruppert is otherwise eligible for a discharge.
8. Not granting Heather Ruppert a discharge will actually create a hardship on her husband, in that any debts that she has may be required to be paid out of what little estate she has, plus Debtor will be inundated with phone calls from creditors

who receive notice that Heather Ruppert did not get a discharge, and he will have to explain to them that she passed away.

**WHEREFORE**, the Debtors respectfully request this Honorable Court waive the requirement for Debtor Heather Ruppert

Respectfully Submitted,

By: /s/ Dawn M. Cutaia

Dawn M. Cutaia  
Supreme Court ID 77965  
Attorney for Debtor

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**ORDER**

Upon consideration of Debtors' Motion to Waive the Financial Management Course

requirements for Heather Lynn Ruppert, **IT IS HEREBY:**

**ORDERED**, that Debtors' Motion is granted and Debtor Heather Lynn Ruppert shall not be required to take the Financial Management Course in order to get her discharge.